

Docket No. 36287-00900

## Declaration and Power of Attorney For Patent Application

### English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

#### METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT

the specification of which

(check one)

is attached hereto.

was filed on \_\_\_\_\_ as United States Application No. or PCT International Application Number \_\_\_\_\_ and was amended on \_\_\_\_\_ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

\_\_\_\_\_ (Number) \_\_\_\_\_ (Country) \_\_\_\_\_ (Day/Month/Year Filed)



\_\_\_\_\_ (Number) \_\_\_\_\_ (Country) \_\_\_\_\_ (Day/Month/Year Filed)



(Number)	(Country)	(Day/Month/Year Filed)
----------	-----------	------------------------

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

(Application Serial No.)	(Filing Date)
--------------------------	---------------

(Application Serial No.)	(Filing Date)
--------------------------	---------------

(Application Serial No.)	(Filing Date)
--------------------------	---------------

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
--------------------------	---------------	--

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
--------------------------	---------------	--

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
--------------------------	---------------	--

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (*list name and registration number*)

Christopher E. Chalsen, Esq.	Reg. No.: 30,936
John M. Griem, Jr., Esq.	Reg. No.: 40,005
James R. Klaiber, Esq.	Reg. No.: 41,902
W. Jackson Matney, Jr., Esq.	Reg. No.: 39,292
David H. Hwang, Esq.	Reg. No.: 38,697
Michael H. Jacobs, Esq.	Reg. No.: 41,870
Lawrence T. Kass, Esq.	Reg. No.: 40,671
Tedd W. Van Buskirk, Esq.	Reg. No.: 46,282
Christopher L. Holm, Esq.	Reg. No.: 39,227

**Send Correspondence to:**

Chris L. Holm  
 Milbank, Tweed, Hadley & McCloy LLP  
 1 Chase Manhattan Plaza  
 New York, NY 10005-1413

Direct Telephone Calls to: (*name and telephone number*)      Chris L Holm  
 (212) 530-5734

Full name of sole or first inventor

Jean-Pierre Lardy

Sole or first inventor's signature

9/21/2000 Date

Residence

300 East 75<sup>th</sup> Street, Apt. 14N, New York, NY 10021

Citizenship

France

Post Office Address

300 East 75<sup>th</sup> Street, Apt. 14N, New York, NY 10021

Full name of second inventor, if any

Vladimir Finkelstein

Second inventor's signature

Date

Residence

62 Semino Way, Short Hills, NJ 07078

Citizenship

United States

Post Office Address

62 Semino Way, Short Hills, NJ 07078

Full name of third inventor, if any		
Philippe K. Khuong-Huu		
Third inventor's signature	Date	
Residence		
447 East 47 <sup>th</sup> Street, PH, New York, NY 10022		
Citizenship		
France		
Post Office Address		
447 East 47 <sup>th</sup> Street, PH, New York, NY 10022		

Full name of fourth inventor, if any	
Yunong Neil Yang	
Fourth inventor's signature	Date
Residence	
7 Rainbow Drive, Millington, NJ 07946	
Citizenship	
United States	
Post Office Address	
7 Rainbow Drive, Millington, NJ 07946	

Docket No. 36287-00900

## Declaration and Power of Attorney For Patent Application

### English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

**METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT**

the specification of which

(check one)

is attached hereto.

was filed on \_\_\_\_\_ as United States Application No. or PCT International Application Number \_\_\_\_\_  
and was amended on \_\_\_\_\_  
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

_____	_____	_____	<input type="checkbox"/>
(Number)	(Country)	(Day/Month/Year Filed)	
_____	_____	_____	<input type="checkbox"/>
(Number)	(Country)	(Day/Month/Year Filed)	

(Number)	(Country)	(Day/Month/Year Filed)
----------	-----------	------------------------

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

(Application Serial No.)	(Filing Date)
--------------------------	---------------

(Application Serial No.)	(Filing Date)
--------------------------	---------------

(Application Serial No.)	(Filing Date)
--------------------------	---------------

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (*list name and registration number*)

Christopher E. Chalsen, Esq.	Reg. No.: 30,936
John M. Griem, Jr., Esq.	Reg. No.: 40,005
James R. Klaiber, Esq.	Reg. No.: 41,902
W. Jackson Matney, Jr., Esq.	Reg. No.: 39,292
David H. Hwang, Esq.	Reg. No.: 38,697
Michael H. Jacobs, Esq.	Reg. No.: 41,870
Lawrence T. Kass, Esq.	Reg. No.: 40,671
Tedd W. Van Buskirk, Esq.	Reg. No.: 46,282
Christopher L. Holm, Esq.	Reg. No.: 39,227

**Send Correspondence to:**

Chris L. Holm  
 Milbank, Tweed, Hadley & McCloy LLP  
 1 Chase Manhattan Plaza  
 New York, NY 10005-1413

---

Direct Telephone Calls to: (*name and telephone number*)      Chris L Holm  
 (212) 530-5734

Full name of sole or first inventor	Date
Jean-Pierre Lardy	
Sole or first inventor's signature	Date
Residence	
300 East 75 <sup>th</sup> Street, Apt. 14N, New York, NY 10021	
Citizenship	
France	
Post Office Address	
300 East 75 <sup>th</sup> Street, Apt. 14N, New York, NY 10021	

Full name of second inventor, if any	Date
Vladimir Finkelstein	
Second inventor's signature	Date
Residence	
62 Semino Way, Short Hills, NJ 07078	
Citizenship	
United States	
Post Office Address	
62 Semino Way, Short Hills, NJ 07078	

Full name of third inventor, if any

Philippe K. Khuong-Huu

Third inventor's signature

Date

Residence

447 East 47<sup>th</sup> Street, PH, New York, NY 10022

Citizenship

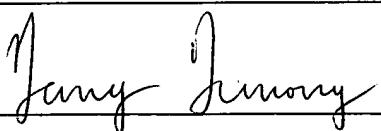
France

Post Office Address

447 East 47<sup>th</sup> Street, PH, New York, NY 10022

Full name of fourth inventor, if any

Yunong Neil Yang



9/21/00

Date

Fourth inventor's signature

Residence

7 Rainbow Drive, Millington, NJ 07946

Citizenship

United States

Post Office Address

7 Rainbow Drive, Millington, NJ 07946

Docket No. 36287-00900

## Declaration and Power of Attorney For Patent Application

### English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

#### METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT

the specification of which

(check one)

is attached hereto.

was filed on \_\_\_\_\_ as United States Application No. or PCT International Application Number \_\_\_\_\_  
and was amended on \_\_\_\_\_  
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

_____	_____	_____
(Number)	(Country)	(Day/Month/Year Filed)
_____	_____	_____
(Number)	(Country)	(Day/Month/Year Filed)

(Number)	(Country)	(Day/Month/Year Filed)
----------	-----------	------------------------

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

(Application Serial No.)	(Filing Date)
--------------------------	---------------

(Application Serial No.)	(Filing Date)
--------------------------	---------------

(Application Serial No.)	(Filing Date)
--------------------------	---------------

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (*list name and registration number*)

Christopher E. Chalsen, Esq.	Reg. No.: 30,936
John M. Griem, Jr., Esq.	Reg. No.: 40,005
James R. Klaiber, Esq.	Reg. No.: 41,902
W. Jackson Matney, Jr., Esq.	Reg. No.: 39,292
David H. Hwang, Esq.	Reg. No.: 38,697
Michael H. Jacobs, Esq.	Reg. No.: 41,870
Lawrence T. Kass, Esq.	Reg. No.: 40,671
Tedd W. Van Buskirk, Esq.	Reg. No.: 46,282
Christopher L. Holm, Esq.	Reg. No.: 39,227

**Send Correspondence to:**

Chris L. Holm  
 Milbank, Tweed, Hadley & McCloy LLP  
 1 Chase Manhattan Plaza  
 New York, NY 10005-1413

---

Direct Telephone Calls to: (*name and telephone number*)      Chris L Holm  
 (212) 530-5734

Full name of sole or first inventor	Date
Jean-Pierre Lardy	
Sole or first inventor's signature	Date
Residence	
300 East 75 <sup>th</sup> Street, Apt. 14N, New York, NY 10021	
Citizenship	
France	
Post Office Address	
300 East 75 <sup>th</sup> Street, Apt. 14N, New York, NY 10021	

Full name of second inventor, if any	Date
Vladimir Finkelstein	
Second inventor's signature	Date
Residence	
62 Semino Way, Short Hills, NJ 07078	
Citizenship	
United States	
Post Office Address	
62 Semino Way, Short Hills, NJ 07078	

Full name of third inventor, if any

Philippe K. Khuong-Huu

Third inventor's signature

Date

Residence

5  
447 East 47<sup>th</sup> Street, PH, New York, NY 10022

Citizenship

France

Post Office Address

5  
447 East 47<sup>th</sup> Street, PH, New York, NY 10022

Full name of fourth inventor, if any

Yunong Neil Yang

Fourth inventor's signature

Date

Residence

7 Rainbow Drive, Millington, NJ 07946

Citizenship

United States

Post Office Address

7 Rainbow Drive, Millington, NJ 07946

Docket No. 36287-00900

## Declaration and Power of Attorney For Patent Application

### English Language Declaration

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

#### METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY OF NO DEFAULT

the specification of which

(check one)

is attached hereto.

was filed on \_\_\_\_\_ as United States Application No. or PCT International Application Number \_\_\_\_\_  
and was amended on \_\_\_\_\_  
(if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section 119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's certificate, or Section 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate or PCT International application having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

(Number)	(Country)	(Day/Month/Year Filed)
----------	-----------	------------------------

I hereby claim the benefit under 35 U.S.C. Section 119(e) of any United States provisional application(s) listed below:

(Application Serial No.)	(Filing Date)
--------------------------	---------------

(Application Serial No.)	(Filing Date)
--------------------------	---------------

(Application Serial No.)	(Filing Date)
--------------------------	---------------

I hereby claim the benefit under 35 U. S. C. Section 120 of any United States application(s), or Section 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. Section 112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in Title 37, C. F. R., Section 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application:

(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**POWER OF ATTORNEY:** As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. (*list name and registration number*)

Christopher E. Chalsen, Esq.	Reg. No.: 30,936
John M. Griem, Jr., Esq.	Reg. No.: 40,005
James R. Klaiber, Esq.	Reg. No.: 41,902
W. Jackson Matney, Jr., Esq.	Reg. No.: 39,292
David H. Hwang, Esq.	Reg. No.: 38,697
Michael H. Jacobs, Esq.	Reg. No.: 41,870
Lawrence T. Kass, Esq.	Reg. No.: 40,671
Tedd W. Van Buskirk, Esq.	Reg. No.: 46,282
Christopher L. Holm, Esq.	Reg. No.: 39,227

**Send Correspondence to:**

Chris L. Holm  
 Milbank, Tweed, Hadley & McCloy LLP  
 1 Chase Manhattan Plaza  
 New York, NY 10005-1413

---

Direct Telephone Calls to: (*name and telephone number*)      Chris L Holm  
 (212) 530-5734

Full name of sole or first inventor		
Jean-Pierre Lardy		
Sole or first inventor's signature	Date	
Residence		
300 East 75 <sup>th</sup> Street, Apt. 14N, New York, NY 10021		
Citizenship		
France		
Post Office Address		
300 East 75 <sup>th</sup> Street, Apt. 14N, New York, NY 10021		

Full name of second inventor, if any		
Vladimir Finkelstein		
Second inventor's signature	Vladimir Finkelstein	Date
Residence		
62 Semino Way, Short Hills, NJ 07078		
Citizenship		
United States		
Post Office Address		
62 Semino Way, Short Hills, NJ 07078		

Full name of third inventor, if any

Philippe K. Khuong-Huu

Third inventor's signature

Date

Residence

447 East 47<sup>th</sup> Street, PH, New York, NY 10022

Citizenship

France

Post Office Address

447 East 47<sup>th</sup> Street, PH, New York, NY 10022

Full name of fourth inventor, if any

Yunong Neil Yang

Fourth inventor's signature

Date

Residence

7 Rainbow Drive, Millington, NJ 07946

Citizenship

United States

Post Office Address

7 Rainbow Drive, Millington, NJ 07946